

# Cumberland 43732

ZIP code · OH · Ohio > Noble County > Cumberland

BALANCED MARKET

**\$169K**

MEDIAN SALE PRICE

**-1.8%**

1-YR CHANGE

**24**

SALES (12 MO)

**\$131K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



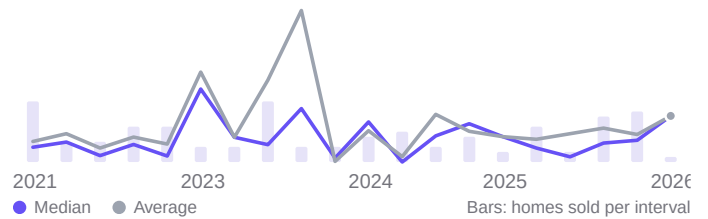
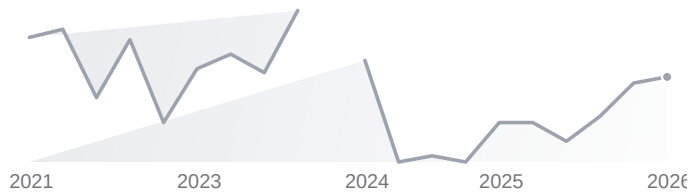
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$220K · Average \$220K

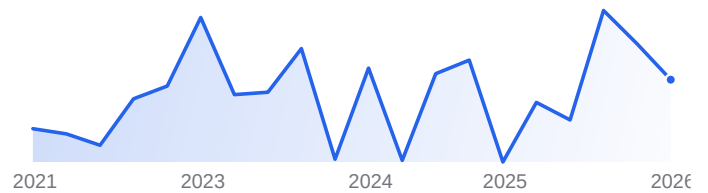
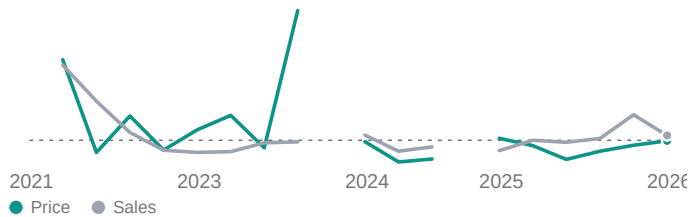


Growth (year over year)

Price -1.8% · Sales +14.3%

Price per square foot

\$116/ft²

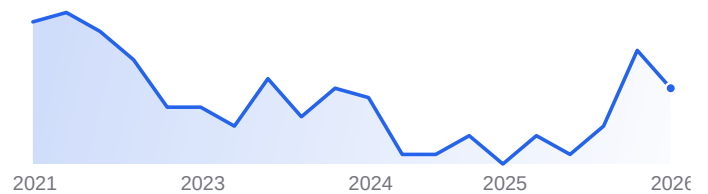
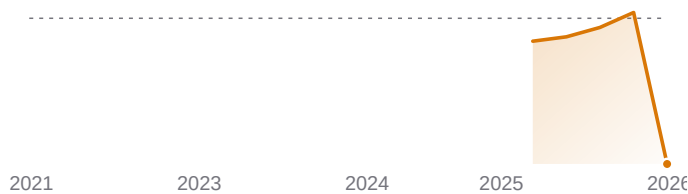


Sale premium vs estimated value

-35.5%

Annual turnover (share of homes sold)

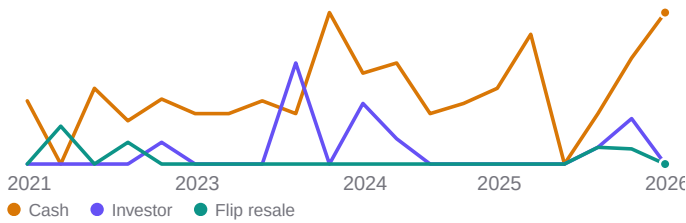
2.5%



## BUYERS & OUTCOMES

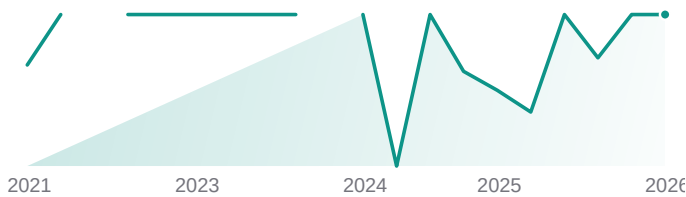
### Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



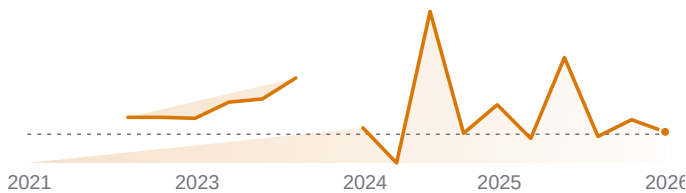
### Sellers who sold at a gain

100%

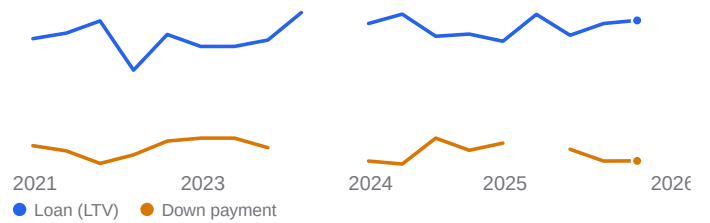


### Median annualized return at resale

+1.3%

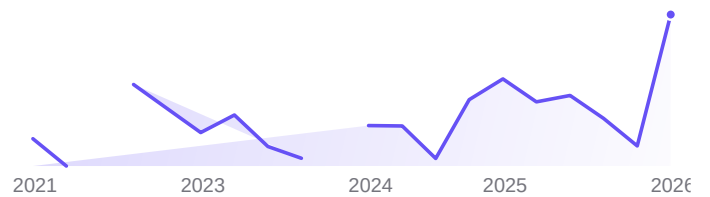


### Financing (share of purchase price) Loan (LTV) 97% · Down payment 5.1%



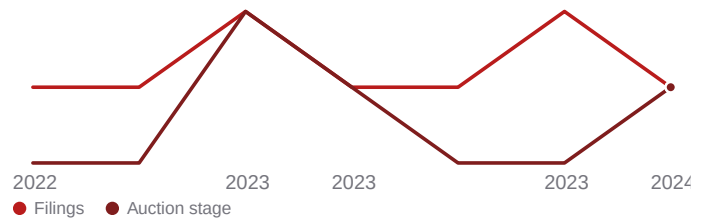
### Typical hold before selling

15.9 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 962       |
| Median value (AVM) | \$131K    |
| Median size        | 1,408 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1985      |
| Single family      | 51%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 73%      |
| Underwater (LTV 125% or more) | 4.6%     |
| Owner occupied                | 64%      |
| Company owned                 | 6.7%     |
| Median loan-to-value          | 0%       |
| Typical ownership tenure      | 18.0 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 2,024    |
| Density                          | 24 / mi² |
| Median household income          | \$68K    |
| Average household income         | \$80K    |
| Crime index (US avg 100)         | 148      |
| Air pollution index (US avg 100) | 190      |
| Earthquake index (US avg 100)    | 31       |
| Homes occupied                   | 83%      |
| Bachelor's or higher             | 10%      |
| Poverty rate                     | 10.2%    |
| Unemployment                     | 1.5%     |
| Average temp                     | 51°F     |
| Annual precip                    | 40 in    |
| Sunshine                         | 50%      |

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.